

There are many other small business-women who will see their dreams crushed under the weight of ObamaCare's nearly 20,000 pages of regulations. There are many women in their twenties and thirties who will be unable to afford the law's massive premium increases. There are many mothers who will not be able to get by if their employers cut their hours due to ObamaCare or if they lose their jobs because of it.

Here is something else to consider. This morning, Speaker BOEHNER and I informed the President we will not be recommending individuals to serve on the Independent Payment Advisory Board. The IPAB, as some call it, is a commission set up by ObamaCare that is charged with reducing Medicare payments to health care providers and determining what services should be available to seniors. Of course, we know that will lead to access problems, waiting lists, and denied care for seniors—what most people would call rationing. It threatens to disproportionately affect women too.

According to the Department of Labor, women make approximately 80 percent of health care decisions for their families and are more likely to be the caregivers when a family member falls ill. That family member could be a child, could be a spouse, or, more often these days, a parent who relies on Medicare. We want to know Medicare will be there to take care of them, and we want to know those decisions will be made between patients, their families, and their physicians, not an unaccountable board of bureaucrats such as the IPAB—one that even has the power to overrule payment decisions made by Congress and signed into law by the President. That is how powerful IPAB is.

So the President should rethink the purpose of this event. I hope he will use it instead as a platform to prepare women for the actual consequences many of them will soon face under ObamaCare.

More broadly, the President needs to get out in front of this train wreck before Americans—men and women alike—are completely blindsided by it. Polling suggests that almost half of Americans are unsure how ObamaCare will affect their families. So he really needs to get out there and prepare them for what is coming.

If the President is truly concerned about jobs, then it is time for him to admit ObamaCare was a mistake and work with Congress to repeal it because we need reforms that lower the cost of care. What we don't need is a 2,700-page law and a resulting tower of redtape that will continue to kill jobs and hurt our economy.

Mr. President, I yield the floor.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will be in a period of morning business for 1 hour, with Senators permitted to speak therein for up to 10 minutes each and with the time equally divided and controlled between the two leaders or their designees, with the majority controlling the first half.

Mr. MCCONNELL. Mr. President, I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. COATS. I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. SCHATZ). Without objection, it is so ordered.

HEALTH CARE

Mr. COATS. Mr. President, back home in Indiana last week, I heard from many Hoosiers who are concerned about the impact of ObamaCare. I went back to listen to the people, and almost invariably, no matter what subject was on the table, the impact of ObamaCare was what was brought up first and discussed the most.

I particularly focused on those businesses which are in a position to expand and hire but are simply not doing so, and the question is, Why? The answer was that they are deeply concerned about the implementation of the so-called Affordable Care Act, basically saying that it is an unaffordable care act.

They also said they were confused about what it means and what it doesn't mean. These regulations are continuing to come out, but many of them are delayed, so there is a huge cloud of uncertainty over their future. As a consequence, Hoosier employers have to make decisions about hiring or not hiring, about expanding or not expanding, about buying new equipment or not buying new equipment, about building new factories or not building new factories.

In Indiana, we have positioned ourselves to be a very business-friendly State. In fact, a major survey came out a couple of days ago that said Indiana is among the top five States in the Nation in terms of being business-friendly. As a result, we have a lot of inquiries from businesses in other States, and essentially what they are saying is that they would like to come to our State.

We have a lot of people in our State who are operating businesses and would like to hire more employees, but they are frozen because of this health care bill, and all of the regulations, penalties, taxes, and uncertainty that surround what is going to play out is leaving them in limbo. We are treading water. We can't make decisions. The word of the year is "uncertainty"—un-

certainty about what Washington is going to do, uncertainty about the impact of what Washington has already decided to do. The No. 1 topic that beats all the rest is the impact of the Affordable Care Act—the ObamaCare act—which is now starting to impact various businesses across the State.

These concerns have been expressed both by business owners and by employees working in a wide range of occupations. Their concern has been confirmed by data released by the Labor Department last week. The recent report revealed retailers appear to be cutting working hours at a rate unheard of over the last 30 years.

We saw some positive news come out of the jobs report last week. Unemployment is coming down slightly. Of course, it doesn't begin to address the issue or consider those who have literally dropped out of the workplace or have literally given up trying to find a job because they simply aren't there. But now we face another problem. More and more Americans are being pushed into part-time work, which isn't enough to provide for a family. Last month, nearly 280,000 Americans involuntarily entered part-time employment. Weekly take-home pay continues to decline and, of course, the number of hours employees are working continues to shrink.

Why is this change occurring? Investor's Business Daily reported that "all evidence points to the coming launch of ObamaCare as the reason for this decline in the average retail workweek."

Beginning next year, as we know, job creators will face fines of \$2,000 and, in some instances, up to \$3,000 for every full-time worker who receives subsidized coverage in the exchanges created by ObamaCare if qualifying coverage isn't available in the employee's workplace, or if that employer is no longer able to afford the cost of government-mandated health plans. These are small businesses. We are not talking about Fortune 500 companies. We are not talking about those firms that can hire a back room full of lawyers and accountants to figure out how this health care plan is going to impact them and what it is going to cost. We are talking about the service industry, we are talking about the retail shops—those that employ anywhere from 30 to 40 to 60 to 70 to 90 or whatever. A lot of them are trying to stay under the 50 level—the exclusion for small businesses—50 and under. So a lot of them are stuck at 45, 48, and they are not going to hire to go above that and they are looking for ways to move employees to part-time employment so they are not burdened with these fines.

Many Hoosier employers have told me they would like to expand and hire more full-time workers, but they simply cannot afford to do so given the fines, taxes, and regulations that will hit when the ObamaCare act is implemented starting in 2014.

The U.S. Chamber of Commerce has said 71 percent of small businesses say